

FREEPORT BANCSHARES, INC.

	CPP Disbursement Date 05/08/2009	RSSD (Holding Company) 1205585	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$223	\$208	-6.6%		
Loans	\$173	\$163	-5.8%		
Construction & development	\$15	\$13	-10.8%		
Closed-end 1-4 family residential	\$42	\$34	-20.7%		
Home equity	\$5	\$5	-5.8%		
Credit card	\$0	\$0			
Other consumer	\$1	\$0	-70.9%		
Commercial & Industrial	\$5	\$6	15.7%		
Commercial real estate	\$62	\$60	-3.6%		
Unused commitments	\$19	\$15	-23.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0	0.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$2	\$2	-8.6%		
Cash & balances due	\$33	\$27	-19.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$108	\$68	-36.4%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$104	\$66	-36.2%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$201	\$186	-7.4%		
Deposits	\$197	\$185	-6.0%		
Total other borrowings	\$3	\$0	-100.0%		
FHLB advances	\$3	\$0	-100.0%		
Equity					
Equity capital at quarter end	\$21	\$22	0.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.0%	9.9%	--		
Tier 1 risk based capital ratio	13.7%	14.4%	--		
Total risk based capital ratio	15.0%	15.6%	--		
Return on equity ¹	-4.0%	-10.1%	--		
Return on assets ¹	-0.4%	-1.1%	--		
Net interest margin ¹	3.3%	4.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	100.6%	78.6%	--		
Loss provision to net charge-offs (qtr)	213.1%	148.1%	--		
Net charge-offs to average loans and leases ¹	1.5%	0.9%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	9.3%	10.0%	3.6%	0.2%	--
Closed-end 1-4 family residential	2.6%	2.8%	0.2%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.6%	0.0%	0.8%	1.8%	--
Commercial real estate	0.7%	0.6%	0.0%	0.0%	--
Total loans	1.7%	1.9%	0.4%	0.2%	--